UNITED STATES DISTRICT COURT WESTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION

In re:	
NADIA LEAL and ARNULFO LEAL	Bankruptcy Case No. 10-14965
Debtor,	Adversary Proceeding No. 11-80234
KELLY M. HAGAN,	
Plaintiff,	Case No. 1:11-cv-883
v.	Hon. Janet T. Neff
NAVY FEDERAL CREDIT UNION,	
Defendant.	
ORDER APPROVING REPORT AND RECOMMENDATION	
The court has reviewed the Report and Recommendation (Dkt 1) filed by the United States	
Bankruptcy Judge in this action regarding Plaintiff's Motion for Entry of a Default Judgment against	
Defendant. No objections have been filed. Therefore,	
IT IS ORDERED that the Report and Recommendation of the Bankruptcy Judge, filed	
August 22, 2011, is approved and adopted as the opinion of the Court.	
IT IS FURTHER ORDERED that a judgment shall enter in favor of Plaintiff against	
Defendant for the reasons stated in the Report and Recommendation.	
Dated: September 13, 2011	/s/Janet T. Neff JANET T. NEFF

UNITED STATES DISTRICT JUDGE